

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 10/665,250 Confirmation No.: 6949  
Applicant : Steven SOREM  
Filed : September 15, 2003  
Title : SYSTEM AND METHOD FOR PROCESSING TRANSACTIONS  
TC/Art Unit : 3688  
Examiner: : Saba DAGNEW

Docket No. : 72167.000547  
Customer No. : **21967**

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111**

Sir:

In reply to the Non-Final Office Action dated September 17, 2008, please amend the above identified patent application as follows and please consider the following amendments and remarks.

- **Amendments to the claims** begin on page 2.
- **Remarks** begin on page 12.